

From: [Regs](#)
To: [Public Hearing;](#)
CC:
Subject: FW: Wal-Mart bank
Date: Wednesday, April 12, 2006 9:36:31 AM
Attachments:

From: William Howard [mailto:William.Howard@us.randstad.com]
Sent: Friday, April 07, 2006 6:02 PM
To: Regs
Subject: Wal-Mart bank

While I don't agree with Wal-Mart's application for an Industrial Loan Company in Nevada, I also don't agree with any other non-financial institutions application for the same business structure.

One industry I am worried about is the Auto industry. Companies shouldn't be allowed to use their bank to offer 0% loans on cars, either. Why were GM And Ford given the right to open a lending institution?

Thanks,

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